

If you attend all 6 workshops in the Personal Finance Empowerment Series, you will receive all of the following. Check off items as you receive them.

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What is the Personal Finance Empowerment Series?

The Personal Finance Empowerment Series (PFES) provides free workplace financial education to human service government and nonprofit case managers and front-line staff to achieve the following objectives:

- (1) Increase financial management knowledge;
- (2) Promote behavior that advances financial stability; and
- (3) Increase confidence to achieve financial goals.

We realize that as social service professionals, you are often charged with addressing the financial challenges of your clients, yet you may have limited support around your own financial needs.

To empower you in your own financial life, we are offering a series of six specific workshops to help you focus on the following topics: setting goals with financial coaching, behavior economics, understanding credit, dealing with student loan debt, the basics of investing, and retirement planning and beyond.

All course materials are designed to bolster your own financial empowerment. You will be encouraged to set and assess financial goals for yourself during each workshop, and you will have the opportunity to share these goals, next steps, and barriers to success with a workshop partner and to the larger group if you wish.

In addition to exploring personal financial goal-setting and strategies in Workshop #1, you have the opportunity to schedule and participate in one financial coaching session at no charge. For those who choose to participate, this financial coaching will support your personal financial empowerment plan, goals and actions.

We request that you invest yourself in the flow of this series, so that you may realize true gains for yourself in the area of personal financial empowerment based on your individualized goals.

Personal Finance Empowerment Series Workshop Descriptions

Where's Your Financial Edge?

Start off the Personal Finance Empowerment Series with tools, resources and a group coaching experience that helps you set your financial empowerment journey (and this workshop series) on a new success track. Discover your financial “edge”. Build confidence with clear and compelling goals.

Why Did I Buy That?

Does your buying behavior prevent you from reaching your financial goals? This workshop helps you identify your values and make spending choices consistent with those values. Through activities and group interaction you'll be encouraged to think deeper on your spending habits and analyze how to make changes that positively affect your future opportunities.

What's Your Number?

This credit class gives you hands-on experience inspecting credit reports and takes a greater focus on the factors that influence your Credit Score. You'll walk away more knowledgeable about what actions you can take to increase your score and become more creditworthy in the eyes of lenders.

What's the Deal with Student Loans?

It's time to learn all about Student Loan Debt. Whether you currently have student loan debt, or are a parent with a student about to enter college and take on student loans, this is the workshop for you. We'll review the different types of student loans, repayment plan options, and learn how to incorporate student loan payments into your spending plan. Other types of debt concerns or questions may be discussed.

Stocks? Bonds? Mutual Funds? Oh My!

What are they? How do you invest in them? And should you? This workshop shows you that ANYONE can invest. It is a class perfect for anyone wanting to learn about investment options outside of a traditional bank savings account.

Retirement Planning? You Should Be.

It's never too early to start planning for retirement. This workshop explains the different retirement account options and requirements. You'll also walk away with a better sense of HOW MUCH you need to retire. Finally, this class offers an overview of estate planning for yourself and/or your aging loved ones.

Personal Finance Empowerment Series 2016 Schedule

All workshops take place from 11:30 am – 2 pm and include lunch. Please confirm location through CNPE at time of registration.

| Workshop Title | Date |
|-------------------------------------|-----------------------------|
| Where's Your Financial Edge? | Tuesday, April 19, 2016 |
| | Wednesday, June 8, 2016 |
| Why Did I Buy That? | Wednesday, May 18 2016 |
| | Tuesday, August 23, 2016 |
| What's Your Number? | Thursday, May 26, 2016 |
| | Tuesday, September 20, 2016 |
| What's the Deal with Student Loans? | Thursday, June 23, 2016 |
| | Tuesday, October 4, 2016 |
| Stocks? Bonds? Mutual Funds? Oh My! | Tuesday, August 2, 2016 |
| | Tuesday, October 18, 2016 |
| Retirement Planning? You Should Be. | TBD |
| | TBD |

Access digital content and additional resources available exclusively to Series participants at <http://bit.ly/PFESParticipant>

How does the PFES compare to the Community Financial Empowerment Certification Program?

The Community Financial Empowerment Certification Program, also offered through Louisville Metro Community Services, offers a 2-level program for service providers to increase their understanding and build their skills to assist the people they serve in making more informed decisions and setting goals.

Level 1 Certification — Fundamentals of Financial Empowerment

Participants in the new Level 1 certification will be able to achieve their certification in one half-day sitting as the three previous required classes for certification have been rolled into one offering. Participants will receive a full overview about financial empowerment, including how behavioral economics plays into it, what resources can frontline staff utilize, and how to approach the topic of money in a comfortable and confident way with clients.

Level 2 Certification — Continuing Education

After achieving Level 1 Certification, you are invited to expand your financial empowerment toolkit with additional trainings. Level 2 offerings will rotate throughout the year.

To earn the Level 2 Certification, you must complete any three (3) Level 2 sessions.

In 2016, two workshops offered in the PFES also count towards your Level 2 certification:

Why Did I Buy That? (Behavior Economics)

What's Your Number? (Credit)

For additional information about the certification program, visit tinyurl.com/FEcert or call 502.574.1969

The Framework for Practical Preparation

Series Objectives

- (1) increase financial management knowledge;
- (2) promote behavior that advances financial stability; and
- (3) increase confidence to achieve financial goals.

What skills/knowledge do I need to be successful in these areas?

Financial Knowledge

Behaviors to advance financial Stability

Confidence to Achieve Financial Goals

What financial goals do I want to achieve in:

6 months

1 year

5 years